

Serial #: 09/927,560
In reply to Office action mailed August 25, 2006
Page 2 of 8

RECEIVED
CENTRAL FAX CENTER

JAN 24 2007

Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1. (Currently amended) A method for providing online, web-based financial counseling over the Internet comprising:

developing a service agreement with a user which includes a desired service level wherein developing a service level agreement comprises:

prompting the user to input personal financial information;

receiving from the user a desired service level selected from a plurality of available service levels;

estimating profitability based on the financial information; and

negotiating fees to be charged to the user based upon estimating profitability and the desired level of service;

developing a financial model for the user utilizing at least one of computer coaching and live coaching wherein the coaching includes permitting the user to enter a dialogue with at least one of a computer-generated coach and a live coach over the Internet as determined by the service level agreement; and

using the financial model utilizing at least one of said computer coaching and said live coaching as determined by said service level.

2. (Canceled)

3. (Currently amended) The method of claim [[2]] 1 wherein the service level agreement includes a determination of access to at least one account of a user.

Serial #: 09/927,560

In reply to Office action mailed August 25, 2006

Page 3 of 8

4. (Original) The method of claim 1 wherein the financial model includes developing a user's equity investment portfolio.

5. (Original) The method of claim 4 wherein developing an equity investment portfolio comprises:

determining the financial goals of the user and the user's risk tolerance;

determining the current equity positions of a user; and

suggesting new equity positions for the user.

6. (Original) The method of claim 1 wherein, below a certain service level threshold, a user must use computer coaching prior to using live coaching.

7. (Original) The method of claim 6 wherein said automated coaching may dispense general financial advice based on the user's financial model.

8. (Original) The method of claim 6 wherein said live coaching may dispense specific financial advice based on the user's financial model.

9. (Currently amended) An online, web-based financial advisor system accessible over the Internet comprising:

a user computer system coupled to a wide area network;

a coach computer system coupled to said wide area network;

a financial advisor service system, coupled to said wide area network;

including a service level generator which develops a service level for the user wherein said service level generator includes:

a user interface for prompting the user for an input of financial information;

a database for receiving from the user a desired service level selected from a plurality of available service levels;

Serial #: 09/927,560

In reply to Office action mailed August 25, 2006

Page 4 of 8

an engine for estimating the user profitability based on the financial information; and
a user interface for negotiating fees to be charged to the user based upon estimating
profitability and the desired level of service, financial model generator, a financial model
scenario generator, a computer counselor subsystem, and a live counselor subsystem which
interacts with the coach computer system, where the computer counselor subsystem and
the live counselor subsystem permit a dialogue with the user over the Internet where the
level of usage of the computer counselor subsystem and the live counselor system is
determined, at least in part by the user's service level agreement.

10. (Original) A financial advisor system as in claim 9 wherein said wide area
network is the internet.

11. (Canceled)

12. (Currently amended) The system of claim ~~[[11]]~~ 9 wherein the service level
agreement includes a determination of access to at least one account of a user.

13. (Original) The system of claim 9 wherein the financial model generator
includes:

a subsystem for developing a user's equity investment portfolio.

14. (Original) The financial model generator of claim 13 further comprising:
an engine for determining the user's financial goals and the user's risk tolerance;
an engine for determining the current equity position of the user;
a user interface for suggesting new equity positions for the user.

15. (Original) The service level generator of claim 9, including an algorithm to
direct the user to use computer coaching prior to using live coaching, if the service level is
below a threshold.

Serial #: 09/927,560
In reply to Office action mailed August 25, 2006
Page 5 of 8

16. (Original) The coach computer system of claim 9 wherein the system includes:
a user interface for computer coaching to dispense general financial advice based on the user's financial model.

17. (Original) The live counselor system of claim 9, further comprising:
a user interface for live coaching to dispense specific financial advice based on the user's financial model.

18. (Currently amended) A computer program embodied on a computer readable medium for providing a web-based, online personalized financial counseling over the Internet in a collaborative computing environment, wherein the computer program comprises:

code segment for developing a service level agreement with a user which includes a desired service level for the user wherein the code segment for the service level agreement includes:

code for prompting a user to input personal financial information;

code for receiving the user desired level of financial management service from a plurality of available service levels;

code for estimating profitability based on the financial information; and

code for negotiating fees to be charged to the user based upon estimating profitability and the desired level of service;

code for developing a financial model for the user utilizing at least one of computer coaching and live coaching wherein the coaching includes permitting the user to enter a dialogue with at least one of a computer-generated coach and a live coach over the Internet as determined by the service level agreement; and

code for a financial model for the user utilizing at least one of computer coaching and live coaching as determined by the service level agreement.

Serial #: 09/927,560
In reply to Office action mailed August 25, 2006
Page 6 of 8

19. (Canceled)

20. (Currently amended) The code segment of claim ~~[[19]]~~ 18, further comprising code to determine access at least one to a account of a user.

21. (Original) The code segment of claim 18 for developing a financial model, further comprising
code for developing the user's equity investment portfolio.

22. (Original) The code segment of claim 21, further comprising:
code for determining the financial goals of the user and the user's risk tolerance;
code for determining the current equity positions of a user;
code for suggesting new equity positions for the user.

23. (Original) The code segment of claim 18, further comprising:
code for restricting a user to use computer coaching before accessing live coaching.

24. (Original) The code segment of claim 23 wherein the automated coaching further comprises:
code for computer coaching to dispense general financial advice based on the user's financial model.

25. (Original) The code segment of claim 23 wherein the live coaching further comprises:
code for computer coaching to dispense specific financial advice based on the user's financial model.